(c) and (d) The information is being collected and will be laid on the table of the House.

[*English*]

Decentralisation of D.G.S.&D.

2405. SHRI SOMJIBHAI DAMOR
SHRI SANTOSH KUMAR GANGWAR } : Will the Minister of COMMERCE be pleased to refer to the reply given to Unstarred Question No. 93 on February 22, 1991 and state :

(a) whether the Government have taken any decision on the decentralisation of the Directorate General of Supplies and Disposals;

(b) if so, the details thereof; and

(c) if not, when a final decision is likely to be taken and the steps being taken in this regard?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI SALMAN KHURSHEED) : (a) to (c) The entire matter is under active consideration.

[*Translation*]

Allocation of Market Loans to States

2406. SHRI CHEEDI PASWAN : Will the Minister of FINANCE be pleased to state :

(a) whether the allocation of market loans to the States has been less than one third of the total market loans during the last year ;

(b) if so, what was the decision of the National Development Council in this regard; and

(c) the reasons for not implementing the decision of the National Development Council?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHANTARAM POTDUKHE): (a) The net market borrowings of the States in 1990-91 was Rs. 3300 crores out of a total net borrowings of Rs. 11300 crores for the Centre and States taken together in that year.

(b) No formula for last year's allocation of market loans came up for discussion in the meeting of the National Development Council.

(c) Does not arise.

[*English*]

Proposal to raise ceiling on Bank Loans for Housing

2407. SHRIMATI GEETA MUKHERJEE : Will the Minister of FINANCE be pleased to state :

(a) the amount of bank loans given for housing purposes to bank employees Government employees and the general public, separately, during 1989-90 and 1990-91;

(b) the amount earmarked by the Government banks for boosting the housing sector through different agencies in Delhi during 1991-92;

(c) whether the Government propose to raise the ceiling of housing loans in view of the general price rise;

(d) if so, the details thereof; and

(e) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) The reporting system does not generate information on bank loans for housing separately for bank employees, Government employees and the general public. The banks extend housing finance to individuals, housing finance institutions and State Housing Boards. They also invest in bonds and debentures of the Housing & Urban Development Corporation (HUDCO) and National Housing Bank (NHB). During 1989-90 banks have extended housing finance as under :

(Rs. in crores)

Direct Finance . . .	41·61
Indirect Finance . . .	197·75
Investments in Bounds and Debentures of HUDCO and NHB .	152·89
TOTAL . . .	392·25

(Data Provisional)

Reserve Bank of India has reported that the complete information for the year 1990-91 has not been received from the commercial banks. However, an amount of Rs. 387 crores was allocated under housing finance for the year 1990-91.

(b) The overall housing finance target is linked to growth in bank deposits and banks are advised to compute their respective shares at 1·5% of their incremental deposits of the current year over that of the previous year. Accordingly, the housing finance target for the year 1991-92, works out to Rs. 364 crores for the country. There is no State-wise earmarking of funds for lending by banks.

(c) to (e) Earlier, there was a ceiling of Rs. 3 lakhs on amount of housing finance to be extended per individual. The ceiling has been withdrawn with effect from October, 1989. The housing loans exceeding Rs. 3 lakhs per individual will not form part of housing finance allocation/target.

[*Translation*]

Opening of new bank branches in Aligarh District

2408. DR. LAL BAHADUR RAWAL : Will the Minister of FINANCE be pleased to state :

(a) the number of branches of nationalised banks functioning in Aligarh district at present and the locations thereof?

(b) whether there is any proposal to open more bank branches there; and

(c) if so, the proposed locations thereof and the time by which these branches are likely to be opened?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) As on 30-6-1991, 105 branches of nationalised banks were functioning in Aligarh District of Uttar Pradesh. Location of these branches are indicated below :

	Name of Centre	No. of branches
1.	Aligarh	39
2.	Atrauli	2
3.	Beswan	1
4.	Chandaus	1
5.	Charra (Rafatpur)	2
6.	Chherat	1
7.	Gabhana	1
8.	Harduaganj	2
9.	Hasayan	1
10.	Hatras	12
11.	Iglas	2
12.	Kasimpur	2
13.	Khair	3
14.	Mursan	1
15.	Pallasulla (Sroppanagar)	1
16.	Pisawa	1
17.	Sikandra Rao	3
18.	Debinagar	1
19.	Raipur Munzbta	1
20.	Tappal	1
21.	Akrabad	1
22.	Bijaigarh	1
23.	Bijouli	1
24.	Chandaula-Sajanpur	1
25.	Danipur	1
26.	Gondai	1
27.	Jalali	1
28.	Jalalpur	1
29.	Kachora	1
30.	Kanch-ka-Nagla	1
31.	Nagla Tajna	1
32.	Purdilnagar	1
33.	Bhanmori Buzurg	1
34.	Sasni	1
35.	Tamkoli	1
36.	Lodha	1
37.	Kauriaganj	2
38.	Kazimabad	1
39.	Rukhala	1
40.	Barwana	1
41.	Bhudia	1
42.	Godha	1
43.	Rajmahow	1
44.	Sofa	1
45.	Jawan	1
46.	Jattari	1
	TOTAL	105